

**Remarks**

Reconsideration and allowance of the subject application is respectfully requested.

Claims 35-47 are pending in the application. Claims 35 and 41 are independent. Claims 35 and 41-47 are amended herein.

In the Advisory Action, the Examiner has stated that the request for reconsideration does not place the application in condition for allowance. The basis of the Examiner's statement is that the recitation of no communication with the third party (merchant) as distinguishing from the Hill reference is not acceptable as this recitation occurs in the preamble of the claims. Accordingly, Applicant has amended the claims to remove this recitation from the preamble and incorporate it as a limitation in the body of the claims.

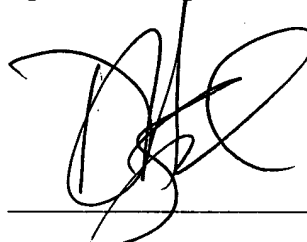
In view of the above amendments and remarks, it is believed that this application is now in condition for allowance, and a Notice thereof is respectfully requested.

Appl. No.: 09/586,881  
Amendment dated September 29, 2006

It is believed that no additional fees are due. However, should that determination be incorrect, the Commissioner is hereby authorized to charge any deficiencies, or credit any overpayment, to our Deposit Account No. 01-0433, and notify the undersigned in due course.

Should the Examiner have any questions or wish to discuss further this matter, please contact the undersigned at the telephone number provided below.

Respectfully submitted,

A handwritten signature in black ink, appearing to be 'D. Agarwal', written over a horizontal line.

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